

Ruth G. Harley and David L. Phillips,-----  
hereinafter called "Mortgagor," and Fredericktown Bank & Trust Company, a body corporate,---  
-----, hereinafter called "Mortgagee."

WITNESSETH: WHEREAS, Mortgagor now stands indebted unto Mortgagee in the sum of Sixty Five  
Thousand-----  
Dollars (\$ 65,000.00 ), which sum was lent to the Mortgagor, evidenced by a note of even date herewith  
payable to the said Mortgagee, or order, with interest from date at the rate of-----twelve-----  
per cent ( 12%) per annum on any unpaid balance under terms and provisions set forth in said note.

ME -4-76 A E26854 \*\*\*\*\*429.00

ME -4-76 A E26853 \*\*\*\*\*15.50

15.50  
429.00  
444.50

AND WHEREAS, for the better securing of the payment of said single bill or note or notes that may be  
given hereafter in extension or renewal of the note referred to above or any part thereof, the Mortgagor does hereby  
execute this mortgage.

NOW, THEREFORE, in consideration of the sum of Ten Dollars (\$10.00), in hand paid, the said Mortgagor  
does hereby grant and convey in fee simple unto Mortgagee, its or their heirs, personal representatives, successors  
or assigns, hereinafter collectively called "Mortgagee", all those pieces or parcels of land situate,  
lying and being in Frederick County, Maryland, being more particularly described as  
follows:

PARCEL #1: All those lots or parcels of land situate, lying and being on the north side of  
West Seventh Street (formerly known as Montonqua Avenue), in Frederick City, Frederick  
County, Maryland, being the eastern portion of Lots No. 10 and 11 in Block 9, on the  
Plat of Frederick City Manufacturing and Development Company's Northwest Addition to  
Frederick City recorded in Liber W.I.P. No. 13, folio 335, and recorded among the Land  
Records of Frederick County, more particularly described as follows:

BEGINNING for the land herein intended to be conveyed, at the southeast corner of  
Lot No. 10 on the hereinabove mentioned plat, said point being at the intersection of the  
west margin of an 18 foot alley and the north margin of West Seventh Street, and running  
thence with the north margin of West Seventh Street, and a portion of the southern line  
of Lot No. 10, (1) N. 65° 30' W. 67.14 feet to a galvanized post, thence by and with a  
concrete retaining wall now standing and crossing Lots 10 and 11 as shown on the  
aforesaid Plat, (2) N. 17° 26' E. 83.6 feet to a galvanized pipe on the dividing line  
between Lots No. 11 and 12 as shown on the aforesaid plat, and with said dividing line  
(3) S. 72° 34' E. 66.6 feet to a point on the west margin of said alley and the eastern  
line of Lots 10 and 11 (4) S. 17° 26' W. 91.6 feet to the place of beginning; the  
improvements thereon being known and designated as No. 201 West Seventh Street, Frederick,  
Maryland.

BEING all and the same real estate that was conveyed unto Ruth G. Harley by deed dated  
the 1st day of October, 1974 from Sidney L. Hahn and Anna F. Hahn, his wife, and recorded  
among the Land Records of Frederick County, Maryland, in Liber 948, folio 848.

PARCEL #2: All those tracts or parcels of land situate in or near Point of Rocks, Buckeystown  
District, Frederick County, State of Maryland, and more particularly described as follows:

All those three parcels of land more particularly described in a deed from George F.  
Stunkle and Helen E. Stunkle, his wife, to David L. Phillips and Jane C. Phillips, his  
wife, dated October 19, 1959, and recorded among the Land Records of Frederick County in  
Liber No. 625, folio 529. The said Jane C. Phillips having heretofore departed this life.

(continued on page 2)

Exhibit filed Feb. 15, 1979